

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

SYMETHA RAMONA PARKER

CASE NO: 07-70508-HDH-13

HEARING DATE: 9/17/2008

HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN
MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2006-08 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
0120 U	CONTINENTAL CREDIT CORP	\$607.00	0130 U	PARK DANSAN	\$268.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
0100	CITIFINANCIAL	98 SUBURBAN	\$2,688.47	\$2,000.00	10.25%	40	\$58.18 PAID BY TRUSTEE
The term has been extended from 38 to 40 months.							
0110	WICHITA COUNTY	07 PROPERTY TAXES	\$1,704.59	\$1,704.59			PD DIRECT BY DEBTOR
0160 *	WELLS FARGO HOME MORTGAGE	HOME ARREARS THRU 12/07 - 2011 MCGREGOR	\$5,798.91	\$76,485.00	8.75%	40	\$182.96 PAID BY TRUSTEE
The term has been extended from 38 to 40 months.							
0190	WELLS FARGO HOME MORTGAGE	DIR PMT BEGIN 01/08 - 2011 MCGREGOR	\$54,303.68	\$76,485.00			PD DIRECT BY DEBTOR
0200 *	WELLS FARGO BANK	2ND LIEN ARREARS THRU 12/07	\$1,168.84	\$76,485.00	13.00%	40	\$41.04 PAID BY TRUSTEE
The term has been extended from 38 to 40 months.							
0210	WELLS FARGO BANK	2ND LIEN DIR PMT BEGIN 1/08	\$13,683.07	\$16,942.65			PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
0090 U	ECAST SETTLEMENT CORPORATION	\$632.71	0101 U	CITIFINANCIAL	\$688.47
	PURCHASES/HOME DEPOT/CITIBANK			SPLIT CLAIM/98 SUBURBAN	
0140 U	SPRINT-NEXTEL CORP	\$240.77	0150 U	COTTONWOOD FINANCIAL	\$923.52
	SERVICES			LOAN/THE CASH STORE	
0260 U *	ASSET ACCEPTANCE LLC	\$736.85	0290 U *	JEFFERSON CAPITAL SYSTEMS	\$1,450.13
	PURCHASES/AUTOBOND			PURCHASES/HOUSEHOLD/ORCHARD BANK	
	Not provided for in confirmed plan.			Not provided for in confirmed plan.	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Creditors terms have been extended from 38 to 40 months.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 9/17/2008 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 7/16/2008

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ACE AMERICAS CASH EXPR C/O CREDITORS BANKRUPTCY SERVICES PO BOX 740933 DALLAS TX 75374
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090
BARRETT BURKE WILSON CASTLE DAFFIN & FRAPPIER L L P 1900 ST JAMES PLACE SUITE 500 HOUSTON TX 77056
BARRETT BURKE WILSON CASTLE 15000 SURVEYOR BLVD STE 100 ADDISON TX 75001
CASH STORE 3900 SHEPPARD ACCESS RD WICHITA FALLS TX 76306
CITIBANK PO BOX 6003 HAGERSTOWN MD 21747
CITIFINANCIAL 4214 KELL BLVD STE 107 WICHITA FALLS TX 76309
CITIFINANCIAL PO BOX 499 HANOVER MD 21076
CITY OF WICHITA FALLS, WF ISD AND COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307
CONTINENTAL CREDIT CORP 706 10TH ST WICHITA FALLS TX 76301
COTTONWOOD FINANCIAL 1901 GATEWAY DRIVE SUITE 200 IRVING TX 75038
DONALD PARKER 1700 HARDING WICHITA FALLS TX 76301
ECAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK NJ 07193
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75248
JEFFERSON CAPITAL SYSTEMS PO BOX 23051 COLUMBUS GA 31902
LEGAL PRACTICE MANAGEMENT 15000 SURVEYOR BLVD SUITE 1720 ADDISON TX 75001
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
PARK DANSAN 113 W 3RD AVE GASTONIA NC 28052
SPRINT NEXTEL SPRINT BANKRUPTCY PO BOX 7949 OVERLAND PARK KS 66207
SPRINT PCS PO BOX 219554 KANSAS CITY MO 64121
SPRINT-NEXTEL CORP PO BOX 172408 DENVER CO 80217
SYMETHA RAMONA PARKER 2011 MCGREGOR WICHITA FALLS TX 76301
THE CASH STORE #718 3900 SHEPPARD ACCESS RD WICHITA FALLS TX 76308
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WELLS FARGO BANK 3476 STATEVIEW BLVD FORT MILLS SC 29715
WELLS FARGO BANK ONE HOME CAMPUS PAYMENT PROCESSING MAC X250101D DES MOINES IA 50328
WELLS FARGO HOME MORTGAGE 405 SW 5TH STREET PMT PROCESSING MAC # X2501-01D DES MOINES IA 50328
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242